

What is claimed is:

1. A system, comprising:

a financial management system providing control and accounting for financial transactions;  
5 and

a credit card system associated with the financial management system and providing control and accounting for credit card transactions within the financial management system.

10 2. A system as recited in claim 1, wherein said credit card system checks the transactions against financial system limits.

3. A system as recited in claim 2, wherein the financial system limits include one of single purchase limits, billing cycle limits, budget  
15 limits, account code limits, product type limits.

4. A system as recited in claim 2, wherein said credit card system subjects a purchase to the limits at a time of the purchase.

20 5. A system as recited in claim 1, wherein said credit card system automatically reconciles the transactions.

6. A system as recited in claim 5, wherein reconciliation searches for an obligation created in the financial management system at a time of a  
25 purchase.

7. A system as recited in claim 5, wherein reconciliation searches for an obligation created in the financial management system prior to a purchase.

30 8. A system as recited in claim 5, wherein reconciliation updates budget, planning, project and ledger entries of the financial management system.

9. A system as recited in claim 1, wherein said credit card system authorizes immediate payment of pre-obligated transactions

5           10. A system as recited in claim 1, wherein said credit card system authorizes immediate payment of purchases approved by the credit card system at the time of purchase.

          11. A system as recited in claim 1, wherein said credit card system validates credit  
10   card information on credit card statements.

          12. A system, comprising:

          a financial management system providing control and accounting for financial transactions;  
          and

15           a credit card system associated with the financial management system and providing control and accounting, at a time of purchase, for credit card transactions within the financial management system comprising checking the transactions against  
20   financial system limits including single purchase limits, billing cycle limits, budget limits, account code limits, product type limits, validating credit card information on credit card statements, automatically reconciling the transactions by  
25   searching for an obligation created in the financial management system at a time of a purchase, updating budget, planning, project and ledger entries of the financial management system, authorizing immediate payment of purchases approved by the credit card  
30   system at the time of purchase and setting up disputes for unapproved purchases.

          13. A method of processing credit card transactions, comprising:

35           receiving a credit card transaction from a card issuer; and

          reconciling the transaction within a financial management system.

14. A method, comprising:

receiving a credit card transaction from a  
card issuer for a vendor: and

5 providing control and accounting for the  
credit card transaction within a financial  
management system.

15. A method of processing credit card  
transactions, comprising:

10 receiving a credit card transaction from a  
vendor and subjecting the transaction to card issuer  
limits; and

subjecting the transaction to financial  
system limits.

15 16. A method as recited in claim 14,  
wherein said financial system limits comprise one of  
single purchase limits, billing cycle limits, group  
limits, budget limits, planning limits, funds  
availability limits, account code limits, product  
type limits.

20 17. A method as recited in claim 14,  
wherein said subjecting converts the transaction  
into an obligation when the limits are satisfied.

25 18. A method as recited in claim 17,  
wherein the transaction is captured by the financial  
management system before the transaction occurs.

19. A credit card system, comprising:  
a credit card issuer; and  
a financial management system  
30 communicating with said issuer, accepting credit  
card transactions and providing for approval of the  
transactions.

20. A system as recited in claim 19,  
wherein said management system provides pre-purchase  
approval of the transactions.

35 21. A system as recited in claim 19,  
wherein said management system authorizes immediate  
payments prior to approval, creates a discount  
transaction for the issuer in proportion to the

payment and updates a discount income account in the financial management system.

22. A system as recited in claim 19,  
wherein said management system allows initiation and  
5 tracking of disputes with respect to the credit card transactions.

23. A credit card system, comprising:  
a credit card issuer; and  
a financial management system  
10 communicating with said issuer, accepting credit card transactions and providing automated handling of disputes over credit card purchases.

24. A system, comprising:  
a packet-switched communication system;  
15 a financial management system coupled to said communications system and storing credit card information related to financial system account codes; and  
a user terminal coupled to said  
20 communication system and allowing a user access to the credit card information.

25. A system as recited in claim 24,  
wherein the system account codes relate to user credit card budgets.

26. A computer readable storage medium  
25 including a process receiving a credit card transaction from a card issuer and reconciling the transaction within a financial management system.